present invention. Claims 1-48 are pending. Reconsideration and allowance of all pending claims are respectfully requested.

Claims 1, 11-17, 23-29, 35-41, and 45-48 were rejected under 35 U.S.C. § 102 as being anticipated by U.S. Patent No. 6,488,206 (Flaig patent). Independent claims 1, 11, 16, 23, 27, 35, and 45 have each been amended to recite the processing of card or device information, along with authentication and service data, if available. These amendments are supported in the application as filed by at least Figures 3 and 4, and the accompanying descriptions of those Figures.

Applicants respectfully submit that the Flaig patent does not disclose or suggest this combination of features in determining whether to activate a card. In particular, the Flaig patent uses only two criteria to determine whether to activate a card, the card number and identification data. (See Flaig patent, Figures 2 and 3.) It checks to determine if the entered card number is on file and if the customer's identification data matches stored data for the card. (Id. at col. 4, lines 42-47 and col. 5, lines 20-30.)

However, the Flaig patent does not disclose or suggest also using authentication and service data, if available, to determine whether to activate a card. Embodiments of the present invention provide for a more robust and secure system by using these additional criteria for activation of cards. The use of additional criteria can provide, for example, detection and prevention of more fraud with respect to credit cards. In comparison, although the Flaig patent provides examples of identification information, it does not provide for any type of processing of authentication and service information and it does not disclose or teach the complex hardware and software typically used to perform the extra functions of processing authentication and service information, which exists even if the data is available or not. (See id. at col. 5, lines 23-26.) Even if the use of identification information in the Flaig patent is construed to include a type of authentication data, the Flaig patent still provides no disclosure or suggestion for use of service data, typically entirely unrelated to authentication data.

The other cited references likewise to do not disclose or suggest this combination of features in the independent claims. The Risafi patent relates to use of a prepaid card, which does not require authentication as the user pays for the value of the card in

advance. The Chen patent relates to the use of only password and encryption techniques to prevent fraud with respect to credit cards, and it does not use authentication or service data.

Therefore, Applicants respectfully submit that cited references do not disclose or suggest all features of claims 1, 11, 16, 23, 27, 35, and 45, and that they are patentable over the cited references.

Claims 12-15, 17, 24-26, 28-29, 36-41, and 46-48 depend from, respectively, independent claims 11, 16, 23, 27, 35, and 45, and they are thus patentable for at least the reasons provided above with respect to claims 11, 16, 23, 27, 35, and 45.

Claims 2, 3, 5-10, and 18-22 were rejected under 35 U.S.C. § 103 as having been obvious over the Flaig patent and U.S. Patent No. 6,473,500 (Risafi patent). Claims 2, 3, and 5-10 depend from independent claim 1, and claims 18-22 depend from independent claim 16, and they are thus patentable for at least the reasons provided above with respect to claims 1 and 16.

Claims 30-33 were rejected under 35 U.S.C. § 103 as having been obvious over the Flaig patent and U.S. Patent No. 5,694,471 (Chen patent). Independent claim 30 has been amended to recite the processing of card or device information, along with authentication and service data, if available. As explained above, the cited references do not disclose or suggest at least those features in combination. Claims 32 and 33 depend from independent claim 30 and are thus patentable for at least the reasons provided above with respect to claim 30.

Claim 34 was rejected under 35 U.S.C. § 103 as having been obvious over the Flaig patent. Claim 34 depends from independent claim 30 and is thus patentable for at least the reasons provided above with respect to claim 30.

In view of the amendments and remarks provided above, Applicants respectfully request reconsideration and allowance of all pending claims.

Respectfully submitted,

Date: 6/13/03

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Version with Markings to Show Changes Made

Claims 1, 11, 16, 23, 27, 30, 32, 35, and 45 are amended as follows.

1. (Amended) A method for processing a card through a computer network, the steps comprising:

a) providing a notice to a consumer to activate a card on a site on a first computing system in communication with a second computing system over a first network;

b) instructing the consumer to access the site;

c) prompting the consumer to provide predetermined card information, and authentication and service data, if available, to the site and communicating the predetermined card information to the second computing system over the first network;

d) processing, by the second computing system, the predetermined card information, and authentication and service data, if available against previously stored account data in order to activate the card and generating processing results; and

e) notifying the consumer on the first computing network of the processing results.

11. (Amended) A method of activating a card through a global computer network comprising the steps of:

a) issuing a notice to a cardholder to activate a card on a first computing system in communication with the global computer network by a first network;

b) promoting the cardholder to use the first computing system to access a site on a second computing system on the global computer network;

c) prompting the cardholder to provide predetermined card information, and authentication and service data, if available, to the site and communicating the predetermined card information, and authentication and service data, if available, to the global computer network through the first network;

d) allowing the global computer network to process the predetermined card information to generate activation results; and

e) transmitting the activation results to the cardholder on the first computing network.

16. (Amended) A method of activating a financial transaction card through a provider site on a global computer network, the method comprising the steps of:

a) providing a cardholder-accessible network having an interactive card activation web site in communication with a cardholder's computer system;

b) instructing the cardholder to access the web site through the computer system and provide predetermined card information, and authentication and service data, if available, corresponding to the cardholder's account with the provider;

c) allowing the computer system to process the predetermined card information, and authentication and service data, if available, through the global computer network to a second computing system, the second computing system processing the predetermined card information and generating activation results; and

d) transmitting the activation results to the cardholder over the first computing network to the computing system.

23. (Amended) A method for activating a card through a computer network, the steps comprising:

a) prompting a cardholder to provide predetermined card information, and authentication and service data, if available, to a site on a first computing system in communication with a second computing system over a first network and communicating the predetermined card information, and authentication and service data, if available, to the second computing system over the first network;

b) processing, by the second computing system, the predetermined card information, and authentication and service data, if available, against previously stored account data in order to activate the card defining processing results; and

c) notifying the cardholder on the first computing network of the processing results.

27. (Amended) A method for activating a financial card through a computer network, the steps comprising:

a) entering predetermined card information, and authentication and service data, if available, on a first computing system into a site on at least one second computing system, the first computing system in communication with the second computing system over a first network; and

b) receiving activation results on the first computing system from the second computing system, the activation results generated by the second computing system by processing the predetermined card information, and authentication and service data, if available.

30. (Amended) A method for activating a card by a cardholder through a first computing system in communication with a second computing system over a computer network, the method comprising the steps of:

a) offering a notice to the cardholder to activate the card on the first computing system and allowing the cardholder to access an site generated by the second computing system, the site located on the computer network;

b) prompting the cardholder to provide predetermined card information, and authentication and service data, if available, to the site and communicating the card information to the second computing system via the computer network;

c) allowing the second computing system to process the card information, and authentication and service data, if available, by comparing the card information to previously stored account data;

d) evaluating whether the card information, and authentication and service data, if available, passes predetermined fraud processing rules;

e) determining whether the card information corresponds to a pre-existing provider service;

f) authenticating the card if the card information, and authentication and service data, if available, passes predetermined fraud processing rules;

g) generating activation results based on any of steps c-f; and

h) notifying the cardholder on the first computing system of the activation results.

32. (Amended) The method of Claim 31, the fraud processing rules further comprising the steps of gathering cardholder data from card issuance, authorization, and billing systems and databases accessible by the second computing system, applying the cardholder data to the fraud processing rules, displaying an online card activation decline message to the cardholder on the first computing system if the information provided by the cardholder does not correspond to the provider's system data, analyzing system data to initially determine whether the authentication data is available, and if authentication data is available, transmitting predetermined questions to the first computing system for display to the cardholder to authenticate that the cardholder corresponding to the card by predetermined identifiers.

35. (Amended) A method of activating a device through a provider site on a global computer network, the method comprising the steps of:

a) providing a consumer-accessible network having an interactive device activation web site in communication with a consumer's computer system;

b) instructing the consumer to access the web site through the computer system and provide predetermined device information, and authentication and service data, if available, corresponding to the consumer's account with the provider;

c) allowing the computer system to process the predetermined device information, and authentication and service data, if available, through the global computer network to a second computing system, the second computing system processing the predetermined device information, and authentication and service data, if available, and generating activation results; and

d) transmitting the activation results to the consumer over the first computing network to the computing system.

45. (Amended) A method of activating a consumer account through a provider site on a global computer network, the method comprising the steps of:

a) providing a consumer-accessible network having an interactive account activation web site in communication with the consumer's computer system;

b) instructing the consumer to access the web site through the computer system and provide predetermined account information corresponding to the consumer's account with the provider, the account information including card information, and authentication and service data, if available;

c) allowing the computer system to process the predetermined account information through the global computer network to a second computing system, the second computing system processing the predetermined account information and generating activation results; and

d) transmitting the activation results to the consumer over the first computing network to the computing system.